

### Future-forward, Broker focused.

#### Does your client need cash for renovations, the purchase of new appliances, investment contributions, or to paydown debts?

CMLS' Smart Cash Mortgage provides a potential solution. Our Smart Cash Mortgage offers from 1% to 5% of the mortgage amount and is available for insured or insurable purchase and transfer transactions.

#### It's as Easy as 1, 2, 3, or Even 5%

It's simple, pick the percentage of cash back you need, submit your application to CMLS, and when the mortgage advances your client will receive their cash back.

#### We've Got You Covered. CMLS Smart Cash Mortgage Features.

- Insured and insurable mortgages.
- Purchase or Transfer applications.
- Maximum 25-year amortization.
- Pre-payment remains unchanged 20% lumpsum payment and 20% payment increase.
- Payments may be weekly, bi-weekly, semi-monthly, and monthly. Weekly and bi-weekly may be accelerated if requested.
- In the event of early prepayment standard early prepayment penalties will apply.
- A portion of the cash back is repayable in the event of an early repayment.
- Available in QC, AB, BC, ON, SK, MB and QC

#### Potential Uses

- Closing Costs
- Land Transfer Tax
- Moving Costs
- Renovations
- Purchase of Household Appliances
- Furnace or Air Conditioning
- RRSP Contributions
- Investment
- Restructuring of Debts to Help Qualify
- Help Offset Prepayment Penalties
- Vacation

For further information or cashback strategies please contact your Regional Business Manager.